



NEWS & VIEWS

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SBA News and Views is a monthly publication of the SBA Wisconsin District Office. Its purpose is to provide Wisconsin lenders and small business leaders with up-to-date information on SBA programs and small business issues. It is distributed at no cost, and the reprinting of articles is encouraged.

WISCONSIN'S 2003 SMALL BUSINESS PERSON OF THE YEAR

Additional State & Regional Winners Also Announced

**Stuart W. Varner, President;
Lester J. Gaunt,
VP/Engineering Manager;
Randy R. Brookens,
V P/General Manager; and
Mark G. Schaap,
VP/Controller/Treasurer** of
Non-Metallic Components, Inc.
(NMC) of Poynette, Wisconsin
has been named Wisconsin's
Small Business Person of the
Year for 2003 by the U.S. Small
Business Administration.

NMC's management team is
among 53 top small business
persons—one from each state,
plus the District of Columbia,
Puerto Rico/Virgin Islands, and
Guam—who will be honored by
SBA at national ceremonies in
Washington, D.C. later this
year. As the winners of the
Wisconsin Small Business Per-

son of the Year Award, they
could be named National Small
Business Persons of the Year
during the national event.
NMC is a custom manufacturer
of injection molded thermoplas-
tic products, producing ex-
tremely close tolerance parts in
both high and low volumes.
This technology gives them the
ability to manufacture one-piece
ultra fine filters. This, along with
their ability to integrate re-
sources to create innovative
and cost-saving solutions to
manufacturing challenges, has
made them a leader in the
fields of custom injection mold-
ing, engineering and tool de-
sign. Industries NMC currently
services include water condi-
tioning, medical, appliance,
automotive and small engines.
*"Even though we have state of
the art equipment and modern
facilities, we realize that our
most important assets are our
employees and the more they
learn, the more our customers
benefit from it."* These words
are the mantra by which NMC
operates. Through the continu-
ous training and development

of their employees combined
with quality incentives and a
safe, professional work envi-
ronment, NMC's greatest asset,
its employees, have success-
fully focused their daily efforts
on meeting and exceeding their
customer's needs and by solv-
ing the most challenging cus-
tomer issues. NMC employees
relish a challenge because they
are trained to solve these is-
sues.

As Wisconsin's Small Business
Persons of the Year, NMC's
Management team was judged
on their staying power, growth
in number of employees, in-
crease in sales and/or unit vol-
ume, current and past financial
reports, innovations of product
or service, response to adver-
sity and contributions to aid
community-oriented projects.

Wisconsin's SBA District Office
also announced the state and
Region Small Business Advo-
cates of the Year and special
category winners. **The follow-
ing categories and winners
were announced:**

Runner-Up Small Business Person

Art Smith, President & CEO of Keystone Travel Services, Milwaukee, WI

Small Business Exporter of the Year – STATE & REGIONAL WINNER

James Schwartz, President of J&Y International Enterprise Menomonee Falls, WI

Emerging Small Business Person of the Year

Kevin Schippers, President of E & G Franchise Systems Eau Claire, WI

Small Business Legal Assistance

Trina Dennis, Managing Attorney of Dennis Law Firm Milwaukee, WI

Small Business Journalist of the Year STATE & REGIONAL WINNER

Paul Zukowski, Owner of Wordz for Business Madison, WI

Minority Small Business Person of the Year

Anthony Arteaga, President of Arteaga Construction, Milwaukee WI

Minority Small Business Advocate

Mike Schmitt, Process Manager-Supplier Diversity, Harley Davidson, Milwaukee, WI

Financial Services Advocate

Ty Taylor, Executive VP of Waukesha State Bank Waukesha, WI

Women In Business Advocate

Christine Shields Kann, President of CSK Marketing, Inc. Racine, WI

Small Business Research Advocate STATE & REGIONAL WINNER

Dr. Phil Sobocinski, Associate director for Technology Development & Commercialization of UW-Madison Madison, WI

Home Based Business Advocate

Mark Reiland, VP/Founder of Home Based Business Association, Inc. Green Bay, WI

The SBA congratulates all the winners and thanks them for their commitment and contributions to Wisconsin's small business communities.

See attached flyer for Wisconsin's celebration of these winners.

SBA WARNS BUSINESSES

The U.S. Small Business Administration is cautioning small businesses across the country to be wary of telephone callers who imply that they are connected with the agency and ask for privileged financial or personal data, and solicit fees for products or membership.

Businesses contacted by anyone claiming to represent a private entity identified as "SBA," or an entity with a name suggestive of the Small Business Administration, are asked to contact the United States Small Business Administration's Office of Inspector General, and to provide that office with the details of any such contact. Such communications should be directed to the U.S. Small

Business Administration, Office of Inspector General, 409 Third Street, S.W.—Seventh Floor, Washington, DC 20416, or (202) 205-6586 (telephone), or (202) 205-7382 (fax), or OIG@sba.gov (e-mail).

In recent weeks, the agency has received a number of complaints from members of the public advising that representatives of a private entity identifying itself as "SBA," or "SBA Online," or "Small Business Advantage" have contacted their businesses seeking to interest them in purchasing certain commercial services allegedly offered by their organization, or in paying to become members of "SBA."

In some instances, the callers have attempted to obtain specific financial or employee data relating to the contacted business, sometimes asking the business to confirm information the caller already has. In some cases, callers have requested specific personal data, such as social security number or mother's maiden name of the contacted individual.

The public should note that the U.S. Small Business Administration neither solicits membership fees nor contacts businesses to obtain sensitive information about small businesses or individuals unless it is part of a particular matter pending before the agency (such as a loan application).

Small businesses contacted by an individual claiming to be a representative of "SBA," or of an entity with a name sugges-



tive of the U.S. Small Business Administration, should immediately ask whether that person is, in fact, employed by the U.S. Small Business Administration. A legitimate representative of the Small Business Administration will provide his or her name, confirm that he or she is employed by the agency, and provide a telephone number at the Small Business Administration that can be called with any questions. Any reluctance on the part of the individual to provide his or her name, the full identify of his or her employer, or a telephone number should be cause for suspicion.

SMALL BUSINESSES SHOULD PREPARE AN EMERGENCY PLANNING CHECKLIST

Small business owners should develop an emergency planning and recovery checklist to safeguard their businesses from potential emergencies that could include terrorist attacks, SBA Administrator Hector V. Barreto and Staples, Inc. Chairman and Founder Tom Stemberg said.

Small businesses should establish digital and hard-copy backups of all data and store that data in a safe place off-site, share lists of contact names and addresses of employees, customers and suppliers with every employee, setting up a secure security system for both business space and computer systems, and create an off-site operating system that can start-

up operations if the on-site system is destroyed.

A new Web site containing information on business continuity and emergency planning is now available. The SBA's "Be Aware and Prepare" Web page is at <http://www.sba.gov/beawareandprepare/>.

The SBA/Staples partnership also includes an online newsletter, **SBA Solutions**, which will soon begin carrying tips to assist small business owners with the risk management and information security of their businesses. For a free subscription to the *SBA Solutions* newsletter, go online to <http://web.sba.gov/list/>.

SBIR/STTR AWARDS BANQUET

The 17th Annual SBIR/STTR Conference & Technology Awards Banquet will be held on **Thursday June 16th** at the Crowne Plaza Hotel, 4402 E. Washington Ave., Madison.

The afternoon workshop is designed to educate small businesses on how to apply for SBIR or STTR grants. The banquet will recognize the Wisconsin businesses that received 45 grants worth over \$10 million dollars last year. The Keynote speaker, Dr. Jenny Servo, will be addressing commercialization strategies.

If you know of any businesses with the experience & ability to complete technical research for marketable products or services that might qualify for an

SBIR/STTR grant, please advise them of this event. For more information, please contact [Tony Wagner](#) at 608-441-5515.

WISCONSIN DISASTER INFORMATION

Open Declarations as of March 17, 2003

SBA DECLARATION #9T24 FROST & FREEZING TEMPERATURES THAT OCCURRED MAY 15-20, 2002.

Small businesses located in Door County and contiguous Kewaunee County may apply for economic injury disaster loan assistance through the SBA. These are working capital loans to help the business continue to meet its obligations until the business returns to normal conditions. Physical damages cannot be covered by these loans.

Only small, non-farm agriculture dependent businesses and small agricultural cooperatives are eligible to apply for assistance.

The economic injury disaster loan application deadline is July 8, 2003.

For further information, please call 1-800-359-2227.



For more information on the Disaster Loan Program, please visit our website at <http://www.sba.gov/disaster/>.

SMALL BUSINESS CORNER

YOU'RE BUSINESS SIGN

Signs for your retail business are a critical part of your business success.

The U.S. Small Business Administration Bulletin Number 101 on signage for businesses states, "...**signs are the most effective, yet least expensive form of advertising for the small business.**" What's more, signs are always on the job for you, advertising 24 hours a day, 365 days a year. Signs develop a location memory for current customers and attract new customers.

When faced with the task of reviewing the many choices of signs available, it helps to approach it by first looking at the three primary **locations** in which you will typically use on-premise signs:

Building Mounted signs—on-premise signs may be attached to the roof, parapet, marquee, or building fascia. These signs may be either parallel or perpendicular to the building surface.

Freestanding signs—on-premise signs are generally supported by a structure attached to or cast in a foundation. The structure and attachments to the foundation may be concealed with a decorative covering. Freestanding signs can be further enhanced by landscaping.



Interior signs—on-premise signs are those that advertise the location of businesses located in a common building such as a mall, office building entertainment complex, etc. They have **two major purposes**: (1) to **influence** buyer choices and encourage certain "point of purchase" transactions; and (2) to provide **guidance** in a safe and efficient manner, as required by local regulatory authorities (such as the Fire Marshall) and federal law, particularly the **American with Disabilities Act (ADA)**. Carefully reviewing the many types of signs, and considering how well they will meet your location and business' needs, will enable you to select the kind of signs you need for your greatest business success. To learn more about **Signs** for your business, visit our Signage web site@ <http://www.sba.gov/starting/signage/index.html>.

KEY TRAITS OF SUCCESSFUL LEADERS

Over the past several years, one of the most important contributions psychology has made to the field of business has been in determining what characteristics are most commonly noted among successful leaders. This list of characteristics can be used for developmental purposes to help managers gain insight and develop their leadership skills.

The increasing rate of change in the business environment is a major factor in this new emphasis on leadership. Whereas in the past, managers were ex-

pected to maintain the status quo in order to move ahead, new forces in the marketplace have made it necessary to expand this narrow focus. The new leaders of tomorrow are visionary. They are both learners and teachers. Not only do they foresee paradigm changes in society, but they also have a strong sense of ethics and work to build integrity in their organizations.

The traits of an effective leader include the following:

- **Emotional Stability.** Good leaders must be able to tolerate frustration and stress. Overall, they must be well-adjusted and have the psychological maturity to deal with anything they are required to face.
- **Dominance.** Leaders are often times competitive and decisive and usually enjoy overcoming obstacles. Overall, they are assertive in their thinking style as well as their attitude in dealing with others.
- **Enthusiasm.** Leaders are usually seen as active, expressive, and energetic. They are often very optimistic and open to change. Overall, they are generally quick and alert and tend to be uninhibited.
- **Conscientiousness.** Leaders are often dominated by a sense of duty and tend to be very exacting in character. They usually have a very high standard of excellence and an inward desire to do one's best. They also have a need for order and tend to be very self-disciplined.
- **Social Boldness.** Leaders tend to be spontaneous risk-takers. They are usually socially aggressive and generally thick skinned.

Overall, they are responsive to others and tend to be high in emotional stamina.

➤ **Tough-mindedness'.** Good leaders are practical, logical, and to-the-point. They tend to be low in sentimental attachments and comfortable with criticism. They are usually insensitive to hardship and overall, are very poised.

➤ **Self Assurance.** Self-confidence and resiliency are common traits among leaders. They tend to be free of guilt and have little or no need for approval. They are generally secure and free from guilt and are usually unaffected by prior mistakes or failures.

➤ **Compulsiveness.** Leaders were found to be controlled and very precise in their social interactions. Overall, they were very protective of their integrity and reputation and consequently tended to be socially aware and careful, abundant in foresight, and very careful when making decisions or determining specific actions.

Beyond these basic traits, leaders of today must also possess traits which will help them motivate others and lead them in new directions. Leaders of the future must be able to envision the future and convince others that their vision is worth following. To do this, they must have the following personality traits:

➤ **High Energy.** Long hours and some travel are usually a prerequisite for leadership positions, especially as your company grows. Remaining alert and staying focused is two of the greatest obstacles you will have to face as a leader.

➤ **Intuitiveness.** Rapid changes in the world combined with information overload result in an inability to "know" everything. Reasoning and logic will not get you through all situations. More and more leaders are leaning to the value of using their intuition and trusting their "gut" when making decisions.

➤ **Maturity.** Personal power and recognition must be secondary to the development of your employees. Maturity is based on recognizing that more can be accomplished by empowering others than can be by ruling others.

➤ **Team Orientation.** Business leaders today put a strong emphasis on team work. Instead of promoting and adult/child relationship with their employees, leaders create an adult/adult relationship which fosters team cohesiveness.

➤ **Empathy.** Being able to "put yourself in the other person's shoes" is a key trait of leaders today. Without empathy, you can't build trust. And without trust, you will never be able to get the best effort from your employees.

➤ **Charisma.** People usually perceive leaders as larger than life. Charisma plays a large part of this perception. Leaders who have charisma are able to arouse strong emotions in their employees by defining a vision which unites and captivates them. Using this vision, leaders motivate employees to reach toward a future goal by tying the goal to substantial personal rewards and values.

Overall, leaders are larger than life in many ways. Personal traits play a major role in

determining who will and who will not be comfortable leading others. However, it's important to remember that people are forever learning and changing.

SMALL BUSINESS WINNERS TIPS

'...you absolutely have to be flexible—you need a clear strategy in place but in order to really thrive you've got to be able to change that plan on a dime... Also I think our company is strong because of the people who work here... The company motto: 'Quality, Service, and Integrity' has formed the foundation upon which a now-legendary client base has been built. Our customers are incredibly loyal because we understand our products and respond to how respectfully we work with them.'

John Stollenwerk of Allen Edmonds Shoes
1987 Small Business Person.

WISCONSIN CALENDAR OF EVENTS

Only SBA sponsored events are endorsed by the Agency. Other events are merely provided as a resource.



SBA LENDERS FOR MARCH 2003

1	American National Bank-Fox Cities	Appleton	279,000
4	Associated Bank Minnesota NA	West St. Paul, MN	1,514,000
5	Associated Bank NA	Green Bay	251,200
9			1,765,200
1	Bank of Kenosha	Kenosha	28,000
1	Bank of Little Chute	Little Chute	50,000
1	Bank One NA	Chicago, IL	60,000
1	Baylake Bank	Sturgeon Bay	150,000
1	Capital One Federal Savings Bank	Falls Church, VA	50,000
1	Citizens Bank of Mukwonago	Mukwonago	55,000
2	Community Bank & Trust	Sheboygan	399,500
2	Community Bank of Grafton	Grafton	150,000
1	Community First National Bank	Salt Lake City, UT	377,000
2	Community State Bank	Union Grove	488,000
1	Farmers & Merchants Bank & Trust	Marinette	361,000
1	First Bank Financial Centre	Oconomowoc	215,000
1	First Bank Financial Centre	Hartford	95,500
2			310,500
1	First Banking Center	Burlington	150,000
1	First Business Bank of Madison	Madison	125,000
1	First National Bank of Stoughton	Stoughton	216,000
1	First National Bank-Fox Valley	Neenah	150,000
1	Grafton State Bank	Grafton	675,000
1	Home State Bank, NA	Crystal Lake, IL	50,000
1	Hometown Bank	Saint Cloud	375,000
1	Intercity State Bank	Schofield	64,000
1	Investors Community Bank	Manitowoc	250,000
1	Legacy Bank	Milwaukee	140,000
28	M&I Marshall & Ilsley Bank	Milwaukee	6,899,200
1	McFarland State Bank	McFarland	70,000
2	Monona State Bank	Monona	132,000
1	National Exchange Bank & Trust	Fond du Lac	137,000
2	Park Bank	La Crosse	135,000
1	Park Bank	Milwaukee	200,000
1	Peoples State Bank	Prairie du Chien	100,000
1	Port Washington State Bank	Port Washington	121,000

SBA LENDERS FOR MARCH 2003- Continued

1	River Bank	La Crosse	600,000
1	River Bank	Holmen	60,000
2			660,000
1	River Cities Bank	Wisconsin Rapids	50,000
1	St. Francis Capital Corp.	Brookfield	50,000
1	State Financial Bank	Milwaukee	75,000
1	Stephenson National Bank & Trust	Marinette	150,000
1	Sunset Bank & Savings	Waukesha	105,850
1	The Coulee State Bank	La Crosse	30,000
3	US Bank NA	Cincinnati, OH	139,400
1	Waukesha State Bank	Waukesha	243,000
4	Wells Fargo Bank Minnesota NA	Minneapolis, MN	680,000
2	Wells Fargo Bank Minnesota NA	Minneapolis, MN	342,000
2	Wells Fargo Bank NA	San Jose, CA	25,000
1	Wells Fargo Bank Wisconsin NA	Milwaukee	268,000
9			1,315,000
10	Wisconsin Business Development Finance Corp.	Monona	3,993,000
MARCH 2003 MICROLOAN ACTIVITY			
1	Northeast Entrepreneur Fund	Superior	\$25,840
2	Women's Business Initiative Corp.	Milwaukee/Madison	\$33,000



18th Annual Small Business Awards Breakfast

**Friday
May 16, 2003**

Registration:

7:00 am – 7:30 am

Awards Breakfast

7:30 am – 9:00 am

**Italian Community Center
631 East Chicago Street
Milwaukee, Wisconsin**

GUEST SPEAKER

**Ulice Payne, Jr.
President and CEO, Milwaukee Brewers Baseball Club**

For further information contact: 414-297-1093



2003 LENDERS' CONFERENCE

APRIL 30 & MAY 1, 2003

Kalahari Resort Wisconsin Dells Wisconsin

FOR:

***Bank Presidents, CEO's, Board &
Chamber Directors, CPA's,
Commercial Lenders, Tellers, Credit Analysts,
Collection Managers***

CONFERENCE FEE:

***\$265 Postmarked or faxed before April 18, 2003
\$295 After April 18, 2003
(Does not include golf fee)***

FEE INCLUDES:

Wednesday

***Kick Off Reception & Keynote Speaker
Barry Alvarez, Wisconsin Badgers Coach***

Thursday

***Breakfast Buffet, Refreshment Breaks,
Lunch, Conference Material & CD Rom
Luncheon Speaker-Valerie Daniels Carter,
Wisconsin's Leading Woman Entrepreneur***

TO REGISTER CALL:

***1-800-898-9472 or 715-346-3838
www.uwsp.edu/extension
click on "Browse our Brochure" then 2003 Lenders Conf.***

Join us for the 2003 Lenders' Conference Golf Outing on Wednesday, April 30, 2003 at Trappers Turn Golf Course. Fee includes cart, lunch on the course, refreshments, eighteen holes of golf and prizes. Golf fee is \$75 per person. For golf information, call Jules Matsoff at 414-297-3934.